

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH M. CAVLOVICH
MELANIE S. CAVLOVICH
Debtor(s)

Case No. 14-24444GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2014.
- 2) The plan was confirmed on 12/08/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/26/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/03/2020.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$127,093.17.
- 10) Amount of unsecured claims discharged without payment: \$37,953.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$92,029.35
Less amount refunded to debtor	\$1,438.40

NET RECEIPTS: **\$90,590.95**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,767.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,767.52**

Attorney fees paid and disclosed by debtor: \$1,306.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL SERVICED BY ALL	Secured	6,425.57	5,936.76	5,936.76	5,936.76	0.00
BP/AMOCO	Unsecured	936.12	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,238.84	1,238.84	1,238.84	402.83	0.00
CAPITAL ONE(*)	Unsecured	2,139.51	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	4,578.68	4,578.68	4,578.68	1,488.85	0.00
CERASTES LLC	Unsecured	6,725.59	6,894.67	6,894.67	2,241.94	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	2,783.12	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	791.67	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	5,760.36	5,760.36	5,760.36	1,873.10	0.00
LITHOLINK CORP	Unsecured	22.62	NA	NA	0.00	0.00
MED EXPRESS BILLING	Unsecured	391.20	NA	NA	0.00	0.00
PNC BANK NA	Secured	23,803.86	21,331.09	0.00	38,547.38	0.00
PNC BANK NA	Secured	18,524.10	18,929.00	0.00	16,877.00	0.00
PNC BANK NA	Secured	0.00	57.89	57.89	57.89	0.00
PNC BANK NA	Secured	0.00	23.00	23.00	23.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,009.20	1,297.41	1,297.41	421.88	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,602.06	5,024.26	5,024.26	1,633.74	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	585.52	585.52	585.52	190.39	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,070.84	1,070.84	1,070.84	348.21	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,425.62	1,425.62	1,425.62	463.57	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,792.14	2,792.14	2,792.14	907.92	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,408.57	4,492.31	4,492.31	1,460.76	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,121.48	2,121.48	2,121.48	689.84	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,672.18	1,708.04	1,708.04	555.40	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	4,538.63	4,786.45	4,786.45	1,556.41	0.00
STATE COLLECTION SERVICE INC	Unsecured	81.28	NA	NA	0.00	0.00
STEPT & ARNHEIM UROLOGIC ASSO	Unsecured	70.00	NA	NA	0.00	0.00
UPMC PASSAVANT HOSPITAL	Unsecured	250.42	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	128.99	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	227.26	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	335.94	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC REHABILITATION	Unsecured	5.80	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	148.18	NA	NA	0.00	0.00
UPMC/SHADYSIDE HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	22,000.00	28,128.55	28,128.55	9,146.56	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$55,424.38	\$0.00
Mortgage Arrearage	\$80.89	\$80.89	\$0.00
Debt Secured by Vehicle	\$5,936.76	\$5,936.76	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,017.65	\$61,442.03	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$71,905.17	\$23,381.40	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,767.52</u>	
Disbursements to Creditors	<u>\$84,823.43</u>	
TOTAL DISBURSEMENTS :		<u>\$90,590.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/22/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.